

SO ORDERED.

SIGNED this 28 day of January, 2011.



ROBERT E. LITTLEFIELD, JR.
CHIEF UNITED STATES BANKRUPTCY JUDGE

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF NEW YORK

In re:

Stephen Mead
Pamela Mead,

Case No. 10-10085-1-rel
Chapter 13

HON. ROBERT E. LITTLEFIELD, JR

Debtor.

First Niagara Bank,

Plaintiff

Adversary Case No. 10-90065-1-rel

-against -

Stephen Mead
Pamela Mead,

STIPULATION

First Niagara Bank (hereinafter "FNB") by its attorneys Schiller & Knapp, LLP, and

Stephen Mead and Pamela Mead (hereinafter "Debtors") by their attorney Richard Croak, Esq., hereby agree as follows:

1. That FNB shall be paid \$600.00 in attorney's fees and costs for filing the adversary complaint. Said attorney's fees and costs shall be paid through the Chapter 13 plan.

2. That FNB will amend its proof of claim to include the attorney's fees and costs incurred in filing the adversary complaint.

3. That FNB shall dismiss the adversary complaint.

/s/ Richard Croak
Richard Croak, Esq.
Attorney for Debtors

/s/ William B. Schiller
William B. Schiller, Esq.
Attorney for First Niagara Bank

/s/ Bonnie Baker, Esq.
Andrea E. Celli, Esq.
Trustee